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February 28, 2006

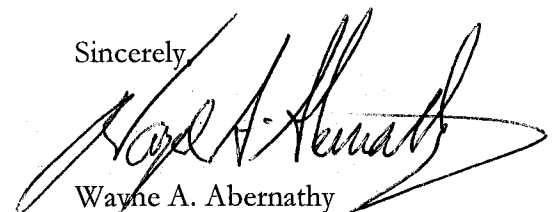
Mr. Robert E. Feldman
Executive Secretary
FDIC
550 17th Street, N.W.
Washington, D.C. 20429

Dear Mr. Feldman:

The American Bankers Association is writing in response to the FDIC Press Release issued February 23, 2006, stating that the FDIC will hold two hearings on the application by Wal-Mart for federal deposit insurance and inviting interested parties to request the opportunity to testify at the hearings and submit a written statement. The ABA, the largest banking trade association in the country, represents banks of all sizes on issues of national importance for financial institutions and their customers. Our members include community, regional, and money center banks and holding companies, as well as savings associations, trust companies, and savings banks. This makes us uniquely situated to provide insights into the issues raised for the banking industry by the Wal-Mart application. Accordingly, we would appreciate the opportunity to testify at the hearing in Washington, D.C. on April 10-11, 2006, as well as submit a written statement.

Thank you very much for your attention to this request.

Sincerely,



Wayne A. Abernathy